

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORKIn re Gale Ann WallachCase No. 12-75147DebtorReporting Period: October 2013Social Security # 2284  
(last 4 digits only)**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

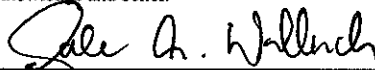
**File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.**

*(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)*

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date 3.11.14

Signature of Joint Debtor

Date \_\_\_\_\_

In re Gale Ann Wallach

Case No. 12-75147

Debtor

Reporting Period:

October 2013

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

<b>Cash - Beginning of Month</b>	133	9,443
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	200	27,351
<b>Total Receipts</b>	200	27,351
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS</b>		
Mortgage Payment(s)		-
Rental Payment(s)		-
Other Secured Note Payments		-
Utilities	76	5,929
Insurance	-	2,929
Auto Expense	-	100
Lease Payments		-
IRA Contributions		-
Repairs and Maintenance		-
Medical Expenses		-
Food, Clothing, Hygiene	-	215
Charitable Contributions		-
Alimony and Child Support Payments		-
Taxes - Real Estate		-
Taxes - Personal Property		-
Taxes - Other (attach schedule)		-
Travel and Entertainment		-
Gifts		-
Other (attach schedule)	31	18,208
<b>Total Ordinary Disbursements</b>	107	27,381
<b>REORGANIZATION ITEMS</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	-	-
<b>Total Disbursements (Ordinary + Reorganization)</b>	107	27,381
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	93	(31)
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	226	9,412

In re Gale Ann Wallach  
Debtor

Case No. 12-75147  
Reporting Period: October 2013

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

BREAKDOWN OF 'OTHER' CATEGORY	Current Month Actual	Cumulative (to Date Actual)
<b>Other Income</b>		
Money from family		3,080
Money from overdraft		160
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<b>Other Reorganization Expenses</b>		





In re Gale Ann Wallach

Case No. 12-75147

Debtor

Reporting Period: October 2013

**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
<b>SCHEDULE A REAL PROPERTY</b>		
Primary Residence	1,500,000	1,500,000
Other Property (attach schedule)		
<b>TOTAL REAL PROPERTY ASSETS</b>	<b>1,500,000</b>	<b>1,500,000</b>
<b>SCHEDULE B PERSONAL PROPERTY</b>		
Cash on Hand	20	-
Bank Accounts	226	15
Security Deposits		
Household Goods & Furnishings	2,500	2,500
Books, Pictures, Art	1,000	1,000
Wearing Apparel	250	250
Furs and Jewelry	1,200	1,200
Firearms & Sports Equipment	500	500
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements	4,250,000	4,250,000
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	8,000	8,000
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
<b>TOTAL PERSONAL PROPERTY</b>	<b>4,263,696</b>	<b>4,263,465</b>
<b>TOTAL ASSETS</b>	<b>5,763,696</b>	<b>5,763,465</b>

**In re Gale Ann Wallach**

**Debtor**Case No. 12-75147

Reporting Period: October 2013

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In re Gale Ann Wallach  
Debtor

Case No. 12-75147

Reporting Period: October 2013

### SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt ( <i>list creditor</i> )						
<b>Total Post-petition Debts</b>						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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In re Gale Ann Wallach  
Debtor

Case No. 12-75147  
Reporting Period: October 2013

### DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

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12/02/13

**DIP - Gale Soss-Wallach**  
**Reconciliation Detail**  
Citi - 4135, Period Ending 10/31/2013

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						132.96
<b>Cleared Transactions</b>						
<b>Checks and Payments - 4 items</b>						
Check	10/02/2013			X	(10.00)	(10.00)
Check	10/17/2013		Cablevision	X	(75.72)	(85.72)
Check	10/28/2013	165		X	(19.95)	(105.67)
Check	10/28/2013	166		X	(1.46)	(107.13)
<b>Total Checks and Payments</b>					(107.13)	(107.13)
<b>Deposits and Credits - 1 item</b>						
Deposit	10/15/2013			X	200.00	200.00
<b>Total Deposits and Credits</b>					200.00	200.00
<b>Total Cleared Transactions</b>					92.87	92.87
<b>Cleared Balance</b>					92.87	225.83
<b>Register Balance as of 10/31/2013</b>					92.87	225.83
<b>Ending Balance</b>					<u>92.87</u>	<u>225.83</u>



Citibank Client Services 000  
PO Box 769013  
San Antonio, TX 78245-9013

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CITIBANK, N.A.  
Account  
~~4072884135~~

Statement Period  
Oct 2 - Nov 3, 2013



DIP - GALE SOSS- WALLACH  
46 SCHOOL LANE  
LLOYD HARBOR NY 11743-1042

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#### BASIC BANKING ACCOUNT AS OF NOVEMBER 3, 2013

##### Relationship Summary:

Checking	\$225.83
Savings	-----
Investments (not FDIC insured)	-----
Loans	-----
Credit Cards	-----

Please help Fundacion Teleton USA improve the lives of children with autism, cancer and other disabilities. You can donate at a Citibank branch or at [teletonusa.org](http://teletonusa.org)

Watch Univision® and donate live, December 13-14, 2013

#### SUGGESTIONS AND RECOMMENDATIONS

In addition to being a Team USA Sponsor, Citi has committed \$500,000 to the U.S. Olympic Committee through our Every Step of the Way® program. Each Team Citi athlete has teamed up with a U.S. Olympic, Paralympic or Community program in need. With a simple click you can help award part of Citi's donation. Citi, with you every step of the way. Visit [citi.com/EveryStep](http://citi.com/EveryStep)

#### BASIC BANKING PACKAGE CHARGES

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	\$10.00
Fee for non-Citibank ATM transaction	\$2.00	None

\*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

\*\* 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

**DIP - Gale Soss-Wallach**  
**General Ledger**  
**As of October 31, 2013**

2:25 PM  
12/02/13  
Cash Basis

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
<b>Advertising and Promotion</b>								0.00
Total Advertising and Promotion								0.00
<b>Automobile Expense</b>								0.00
Total Automobile Expense								0.00
<b>Bank Service Charges</b>								90.00
Check	10/02/2013			Citi - 4135		10.00		100.00
Total Bank Service Charges						10.00	0.00	100.00
<b>Business Licenses and Permits</b>								0.00
Total Business Licenses and Permits								0.00
<b>Checkbook</b>								0.00
Total Checkbook								0.00
<b>Computer and Internet Expenses</b>								0.00
Total Computer and Internet Expenses								0.00
<b>Continuing Education</b>								0.00
Total Continuing Education								0.00
<b>Depreciation Expense</b>								0.00
Total Depreciation Expense								0.00
<b>Dues and Subscriptions</b>								85.24
Total Dues and Subscriptions								85.24
<b>Education</b>								0.00
Total Education								0.00
<b>Insurance Expense</b>								2,637.86
Total Insurance Expense								2,637.86
<b>Interest Expense</b>								0.00
Total Interest Expense								0.00
<b>Living Expenses</b>								544.95
Total Living Expenses								544.95
<b>Meals and Entertainment</b>								0.00
Total Meals and Entertainment								0.00
<b>Office Supplies</b>								0.00
Total Office Supplies								0.00
<b>Postage and Delivery</b>								0.00
Total Postage and Delivery								0.00

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12/02/13

Cash Basis

**DIP - Gale Soss-Wallach**  
**General Ledger**  
 As of October 31, 2013

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
<b>Printing and Reproduction</b>								
Total Printing and Reproduction								0.00
<b>Professional Fees</b>								0.00
Total Professional Fees								0.00
<b>Rent Expense</b>								0.00
Total Rent Expense								0.00
<b>Telephone Expense</b>								0.00
Total Telephone Expense								0.00
<b>Travel Expense</b>								0.00
Total Travel Expense								0.00
<b>Unknown Expense</b>								0.00
Check	10/28/2013	166		Citi - 4135		1.46		6,953.41
Check	10/28/2013	165		Citi - 4135		19.95		6,954.87
Total Unknown Expense						21.41	0.00	6,974.82
<b>Utilities</b>								
Check	10/17/2013		Cablevision	Citi - 4135		75.72		4,821.51
Total Utilities						75.72	0.00	4,897.23
<b>Ask My Accountant</b>								
Total Ask My Accountant								0.00
<b>No acct</b>								0.00
Total no acct								0.00
<b>TOTAL</b>						<b>307.13</b>	<b>307.13</b>	<b>0.00</b>

**DIP - Gale Soss-Wallach**  
**General Ledger**  
**As of October 31, 2013**

2:25 PM  
12/02/13  
Cash Basis

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
<b>Citi - 3770</b>								
Total Citi - 3770								0.00
<b>Citi - 4135</b>								0.00
Check	10/02/2013							132.96
Deposit	10/15/2013			Deposit	Bank Service Charges		10.00	122.96
Check	10/17/2013		Cablevision		Monies from family members	200.00		322.96
Check	10/28/2013	166			Utilities		75.72	247.24
Check	10/28/2013	165			Unknown Expense		1.46	245.78
					Unknown Expense		19.95	225.83
Total Citi - 4135						200.00	107.13	225.83
<b>Citi - 4921</b>								0.00
Total Citi - 4921								0.00
<b>Accumulated Depreciation</b>								0.00
Total Accumulated Depreciation								0.00
<b>Furniture and Equipment</b>								0.00
Total Furniture and Equipment								0.00
<b>Unknown Withdrawl</b>								0.00
Total Unknown Withdrawl								10,150.00
<b>Citibank Credit Line</b>								10,150.00
Total Citibank Credit Line								(3,804.55)
<b>Opening Balance Equity</b>								(3,804.55)
Total Opening Balance Equity								3,858.23
<b>Owners Draw</b>								3,858.23
Total Owners Draw								0.00
<b>Owners Equity</b>								0.00
Total Owners Equity								(59.11)
<b>Commission Income</b>								(59.11)
Total Commission Income								0.00
<b>Monies from family members</b>								0.00
Deposit	10/15/2013			Deposit			200.00	(10,410.50)
Total Monies from family members					Citi - 4135	0.00	200.00	(10,610.50)
<b>Monies from Pryor Mandelup</b>								(10,610.50)
Total Monies from Pryor Mandelup								(15,000.00)
<b>Services Income</b>								(15,000.00)
Total Services Income								0.00
								0.00

DIP - GALE SOSS- WALLACH

Account ~~4972864135~~  
Statement Period - Oct 2 - Nov 3, 2013

001R104F000

**CHECKING ACTIVITY****Basic Checking**~~4972864135~~

				<b>Beginning Balance:</b>	<b>\$132.96</b>
				<b>Ending Balance:</b>	<b>\$225.83</b>
<b>Date</b>	<b>Description</b>	<b>Amount Subtracted</b>	<b>Amount Added</b>	<b>Balance</b>	
10/02	Fee - Service Charge	10.00			122.96
10/15	Deposit 01:51p Telex		200.00		322.96
10/17	ACH Electronic Debit CABLEVISION CHECK PYMT 0000000164	75.72			247.24
10/28	Check # 166	1.46			
10/28	Check # 165	19.95			225.83
<b>Total Subtracted/Added</b>		<b>107.13</b>	<b>200.00</b>		

All transaction times and dates reflected are based on Eastern Time.

**CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:**

Checking

**YOU CAN CALL:**800-627-3999  
(For Speech and Hearing  
Impaired Customers Only  
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CHECKING AND SAVINGS****FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

**CERTIFICATES OF DEPOSIT**

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

**IN CASE OF ERRORS****In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013.** Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number, 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address, 3) the dollar amount of the transfer, 4) the reference code for the transfer, and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a refund of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

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